

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of DAVID INGRAM et al.	)	Examiner: Michael R. Zecher
	)	
Serial No.: 09/976,461	)	Art Unit: 3691
	)	
Filed: October 12, 2001	)	Confirmation No.: 9972
	)	
For: AUTOMATED CONSTRUCTION	)	Customer No.: 22827
LOAN ADMINISTRATION METHOD	)	
AND SYSTEM	)	

**RCE Submission Pursuant to 37 C.F.R. §1.114 Including Amendment and  
Response to June 20, 2008 Office Action**

Commissioner for Patents  
U.S. Patent and Trademark Office  
Post Office Box 1450  
Alexandria, VA 22313-1450

Honorable Commissioner:

Pursuant to 37 C.F.R. §§ 1.111 and 1.114, the present Amendment is provided as an RCE submission in response to the final Office Action dated June 20, 2008. Applicants respectfully request reconsideration and allowance of the subject application based on the presently submitted amendments and remarks. In accordance with 37 C.F.R. § 1.121, the present Amendment includes the following sections:

- **AMENDMENTS TO THE CLAIMS** begin on page 2 of this paper; and
- **REMARKS** begin on page 14 of this paper.